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The FEDERAL CROP INSURANCE CORPORATION

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INDEMNITIES TO WINTER WHEAT GROWERS NEARS \$60,000 MARK

For the first time in the history of American wheat farming, farmers of this country are realizing an income from their wheatfields in spite of the fact that various elements beyond human control have destroyed their crops. Since the first Federal crop insurance indemnity payment was made to John F. Biggs of Floyd County, Tex., on April 14, over 200 other wheat farmers in eleven States have received over \$59,000 in indemnity payments ranging from less than \$50 to more than \$1,800 each.

The sending out of these indemnity checks by the Government means more than that the last turn has been made to complete a full cycle of the first Federal crop insurance year. It means that debts, or at least the interest on debts, can be paid, and other expenses such as taxes, feed, seed, food, and clothing will be met. It means that charity will have a smaller burden to bear. It means that many wheat farmers hereafter will be called "far-sighted" instead of "unfortunate."

On May 15 indemnity payments had been made to winter wheat farmers in eleven States, namely, Texas, Iowa, Nebraska, Colorado, California, Illinois, Ohio, Oklahoma, Kansas, Michigan, and Wyoming. The largest indemnity payment to date went to Mrs. Nancy B. Hoffman of Colusa County, Calif. For 75 percent coverage on her 160 acres of wheat Mrs. Hoffman paid a premium of \$67.34. Upon substantially total loss of her crop through drought she collected \$1,866.36. Other first payments in various States went to R. H. Lee Edwards of Fremont County, Iowa; Ernest A. Nelson, Kearney County, Nebr.; W. B. Powers, Larimer County, Colo.; Joseph Eigsti, Tazewell County, Ill.; A. B. Hazell, Kingman County, Kan., and Fred Hardy of Putnam County, Ohio.

A good example of the dispatch with which indemnity payments can be made after a notice of loss is submitted is found in data sent in by Colorado State Executive Officer H. H. Simpson in connection with the case of W. B. Powers of Larimer County. Mr. Powers notified the Larimer County office of his loss on April 20. County Crop Insurance Adjuster Mark A. Thompson and George G. Hall, assistant AAA field officer, inspected the crop on April 21. The Statement in Proof of Loss was executed by the insured on April 22, on which date it was acted upon by the Larimer County Agricultural Conservation Committee, sent through the State office, and forwarded to the Kansas City Branch Office for approval and payment. Mr. Powers received his indemnity check on the afternoon of May 2.

Practically all losses so far have been caused by drought, sandstorms, wind erosion, and dry weather. Several total or substantially total losses have been caused, however, by flood, worms, and failure of seed to germinate in a dry seedbed.

A tabulated report of indemnities paid and the amount in bushels and cash equivalent for each State is given on the next page.

INDEMNITY REPORT AS OF MAY 15, 1939

States	Number of indemnities paid	Net cash	Net bushels
<u>KANSAS CITY OFFICE</u>			
California	3	\$ 2,277.90	3,666
Colorado	3	471.79	987
Iowa	9	1,015.81	1,856
Kansas	3	2,428.87	4,653
Nebraska	2	343.80	644
Oklahoma	26	2,749.86	5,104
Texas	154	49,642.34	90,931-25
Wyoming	<u>1</u>	<u>91.29</u>	<u>193</u>
Total Kansas City Office	<u>201</u>	<u>\$ 59,021.66</u>	<u>103,034-25</u>
<u>INDIANAPOLIS OFFICE</u>			
Illinois	1	70.45	114
Michigan	1	38.15	59-45
Ohio	<u>1</u>	<u>119.75</u>	<u>179</u>
Total Indianapolis Office	<u>3</u>	<u>\$ 228.38</u>	<u>352-45</u>
Grand Total	<u>204</u>	<u>\$ 59,250.04</u>	<u>103,387-10</u>

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DID THIS HAPPEN IN YOUR COUNTY?

Here's what actually happened to one wheat farmer and can easily happen to thousands of other farmers who fail to see the need of or fail to apply good business principles, now available through all-risk crop insurance, to their farming operations:

"My brooder house and over 200 little chickens burned, also my hen house with 225 old hens. I have had the flu most of the time this winter, and have been in bed the last three weeks. I have had to hire some help to get along this winter and now my wheat has all blown out. I won't have any wheat at all. I am sure hit hard. I can't keep up my interest on the mortgage and with the chickens gone, I don't know how we are going to eat."

This farmer was consulted about crop insurance in time to protect his 1939 wheat crop against what happened to it. He thought the premium rate was too high for his 220-acre farm and figured that the premium money could better be applied to pay interest on his mortgage. Here is a case where the mortgage company no doubt would have gladly advanced money to pay the premium, thereby protecting its own interests. As it is the mortgagee will get nothing and the farmer has no visible means of a livelihood.

THE MANAGER'S MESSAGE

In some areas of the Wheat Belt, a severe infestation of grasshoppers and Mormon crickets appears to be the most dangerous hazard faced by wheat growers this year.

These danger spots, as located by the 1938 fall egg survey, are in the Southwest -- the Panhandle of Texas and Oklahoma, Southeast New Mexico, Southeastern Colorado, the Dakotas, Montana and Eastern Wyoming. The extent of possible damage is indicated by the experience of 1938 when more than \$83,000,000 worth of crops were destroyed by 'hoppers hatched on the ground and by invading flights.

Great as was the damage in 1938, it seems even more important that \$176,000,000 worth of crops were saved by timely and concerted control measures. 'Hopper damage is not always unavoidable.

The wheat crop insurance program has an important stake in the control of grasshopper crop destruction. In the first place, a crop insurance policy does protect a farmer from unavoidable loss from this hazard, but it does NOT protect the grower who has made no reasonable amount of effort to control this pest. A grower who has not taken adequate steps to control cannot be judged to have cared for his crop "in a good workmanlike manner" as specified in the policy.

Secondly, those growers who cooperate fully in the State and national program to eradicate grasshoppers will be maintaining the yields for which future crops can be insured. As the crop insurance program moves forward, severe losses such as may be experienced by some growers this year who do not protect their crops, will tend to lower the insurable yield and increase the premium rate. The grower who gives the 'hoppers a strenuous fight is not only protecting his current crop; he is also increasing the amount of protection that will be available through insurance to himself and his neighbors in future years.

The nation-wide battle by the Federal Government, States, and cooperating farmers against grasshoppers is now in full swing in the Southwestern Wheat Belt, and is getting under way in the spring Wheat Belt. The strategy of the campaign is simple and has proved to be highly effective when farmers cooperate. The poison bait -- 195,400 tons of it -- is or will be available to growers in all infested counties. All the grower has to do as his share of the program is to get the bait and spread it properly on his farm. In areas not threatened by severe infestation of migratory 'hoppers, past results in poisoning have shown that growers should have no difficulty in saving their crops. Where migratory hordes are developing, in sparsely settled areas, where much of the land is publicly owned, abandoned, or idle, the Federal Government and State are undertaking a special program to eliminate or reduce the flights, which last year took a great toll of crops in the Red River Valley of Minnesota, North Dakota, and parts of northern North Dakota, eastern Montana, eastern Wyoming and western South Dakota.

As every county moves into the settlement of claims for indemnities adjusters will be faced with the problem of determining whether losses were unavoidable. However, much can be done prior to adjustment time as far as 'hopper losses are concerned to limit such losses to cases in which they are clearly unavoidable. Because of the bearing of the grasshopper hazard on the crop insurance program, it is vital that crop insurance workers lend every

effort to the program for protection against this pest. Much can be done in counties to inform growers of the possible damage that may occur and to let them know of the necessity for cooperation in control measures in order that they be assured of crop insurance protection and may maintain the highest possible insurable yield in future years.

For information of crop insurance workers, a map has been reproduced on the next page, illustrating the potential grasshopper infestation as determined from the fall survey by the Bureau of Entomology and Plant Quarantine of the United States Department of Agriculture.

Leroy K. Smith
Leroy K. Smith

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DO YOU WANT SOME CROP INSURANCE POSTERS?

A limited supply of the crop insurance posters "Crop Failures Don't Worry Me!" and "Be Sure -- Insure Your Wheat Crop!" are available for distribution to county committeemen who feel that effective use can be made of this type of display material in their counties. Right now is a good time to tack these posters up, particularly in winter wheat areas where uninsured farmers have lost their crops through no fault of their own, and, had they been insured, would be in line to receive indemnities up to three-fourths of a normal crop.

You may obtain a supply of these posters by filling out, detaching, and mailing to the Information Section of the Federal Crop Insurance Corporation, Washington, D. C., the order blank which appears below:

(Tear here)

ORDER BLANK
For Crop Insurance Posters

Information Section
Federal Crop Insurance Corporation
Washington, D. C.

Please send me the following quantity and type of posters for display in

_____ County:

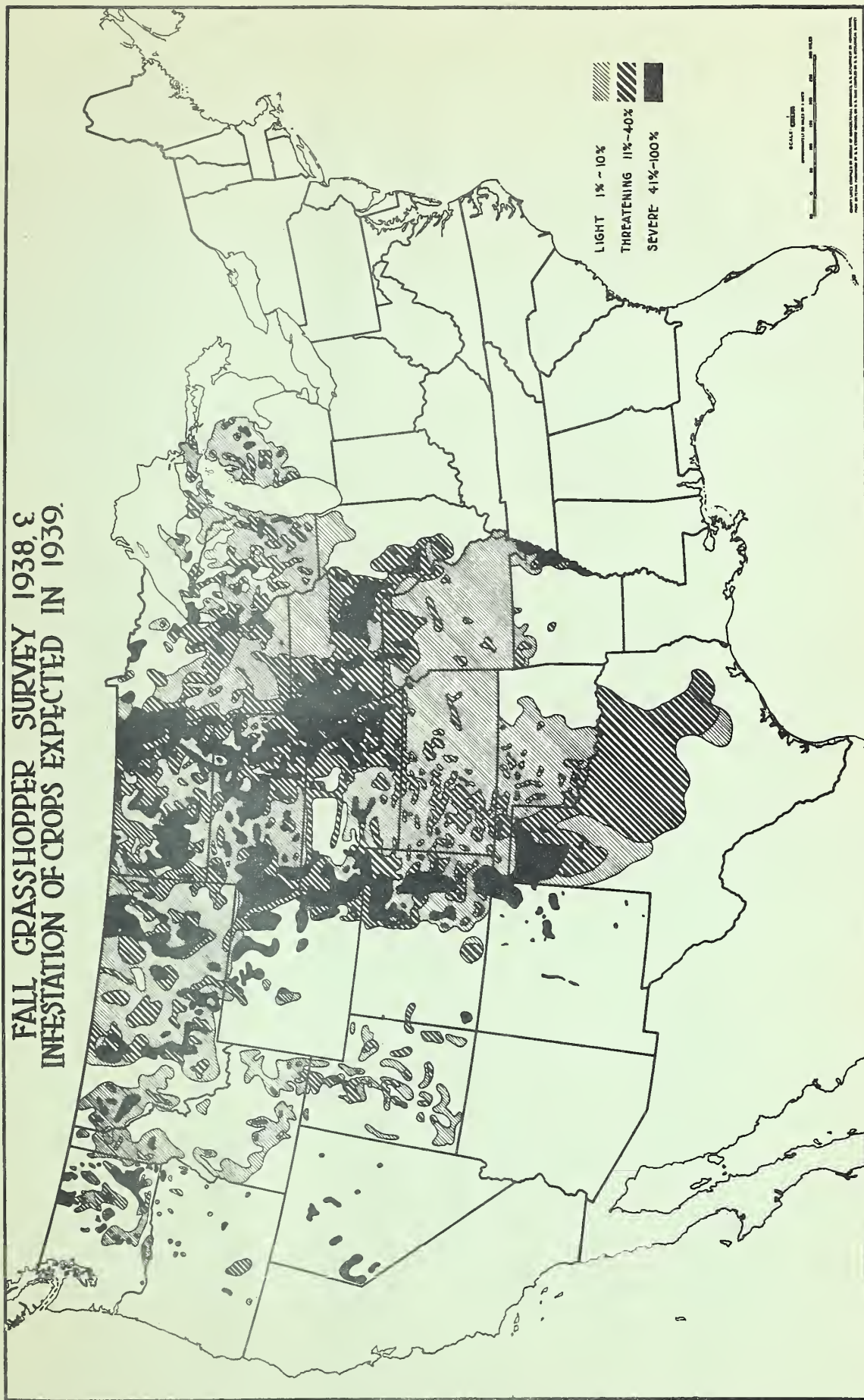
_____ posters entitled "Crop Failures Don't Worry Me!", size 32" x 42"

_____ posters entitled "Be Sure--Insure Your Wheat Crop!", size
16" x 21".

Chairman, County AAA Committee

Address

FALL GRASSHOPPER SURVEY 1938. INFESTATION OF CROPS EXPECTED IN 1939.





ADJUSTMENT WORK UNDER WAY IN 45 NEBRASKA COUNTIES

Adjustment of losses has been under way for some time in the 45 Nebraska counties in which notices of damage have been filed. C. B. Holmes, State crop insurance supervisor, and J. L. Whitehouse, State committee member in charge of insurance, got things under way with a series of district meetings March 6 to 10, at which county committee members and adjusters were schooled. Since then, Holmes has spent a half day in each county, calling in adjusters from two to four neighboring counties and conducting field work. By this means, every effort was made to complete adjustments of total and substantially total losses in time to let farmers make other use of killed-out wheat acreage.

Not until March 22 was a field discovered that could be appraised as substantially totally destroyed. That was in Lancaster County, within 20 miles of the State capitol. Adjusters, it has been discovered, can inspect from five to ten farms a day. In spite of the difficulty of making appraisals early in the growing season, fine cooperation has been received from farm operators.

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CUMMINGS REPORTS LARGE OREGON PREMIUM PAYMENT

Crop Insurance Supervisor Cummings of Morrow County, Oregon, calls attention to an unusually large premium payment made in cash through his county office during the first week of April. The application was filed by Reitmann Bros., of Ione, Oregon, and covered 1,607 acres of spring seeded wheat. The adjusted average yield was 11.1 bushels. With 75 percent coverage those brothers are guaranteed to receive 13,378 bushels from the 1939 harvest. The premium rate was 1.60 bushels an acre, making the total premium 2,571 bushels, or \$1,321 cash equivalent. "These brothers," Mr. Cummings says, "are some of Morrow County's substantial farmers and evidently sincerely believe in crop insurance. This farming operation is covered as one unit and another brother has some individual farms which were also covered by crop insurance."

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UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
(Name of Town and State)

Dear Mr. Blank:

If poison won't lick the grasshoppers, crop insurance will.

Crop insurance will not only prevent the disheartening effects of grasshopper and insect invasion, but it also applies to damage from other causes such as drought, flood, hail, wind, frost, fire, storms, plant disease and other unavoidable hazards.

Every year grasshoppers and other insects reduce the national wheat yield more than 23 million bushels. They destroy about _____ bushels annually in the state of _____ and an average of about _____ bushels right here in _____ County.

By cooperating with your neighbors in 'hopper and insect-control programs you can do much to prevent damage from being done to your wheat crop, but should the insects get beyond control, you will still be sure of wheat to sell through crop insurance.

The Federal Crop Insurance Corporation of the United States Department of Agriculture offers all-risk protection to wheat growers on their growing wheat crops. And you don't need cash to get this kind of protection. You can pay your insurance premium in bushels of wheat by hauling the required amount to an elevator and getting a warehouse receipt which will be accepted by your county AAA office.

Your county AAA committeemen will gladly tell you how to take the sting out of insect invasions. See Mr. _____ this week or telephone _____ right now.

Very truly yours,

_____, Chairman

County AAA Committee

REASONS FOR NOT PAYING

1939 PREMIUMS ARE GIVEN

The Corporation has made a survey of the farmers who applied for crop insurance policies, but did NOT pay their premiums, and finds that two principal reasons were given for nonpayment:

- (1) Lack of funds or credit with which to meet premium payments.
- (2) Growers thought premium rates were too high, or insurable yields too low.

The first objection is believed to be largely removed for the future, since growers can now assign AAA payments for premiums. Also, lending agencies have had an opportunity to become educated to the soundness of insured crops as security for loans.

Objection No. 2 is particularly a problem in the higher-risk areas, where the full import of past crop failures was brought to light in the premiums and insurable yields. Many growers, looking at their yields from year to year, had not realized that over a long-time period crop losses took such a toll. The Corporation is extending the base period to bring in the latest crop years, and to make the measurement of yields and premiums as representative as possible - in other words to sell crop insurance at actual cost. However, this objection points to a definite need for much emphasis on informing growers of the actual risks involved in wheat growing over a long-time period, and the fact that in general crop insurance actuarial data are a definite measure of that risk.

Other reasons for nonpayment of premiums are given below in the order of their importance:

(3) Cash was not available at the time premiums were due. During the coming year growers should find this problem easier to solve because they will have a longer time in which to plan their budgets.

(4) Since no part of the premium payment was required to accompany the application, many growers made application principally to find out what their yields and rates would be in order that they might make up their minds whether they desired insurance. In 1940, all eligible wheat farmers will be informed in advance as to their average yield and premium rate and will be given an opportunity to accept or reject these figures so that premiums can be collected at the time the application is signed by the grower.

(5) More than the usual number of acres was seeded on fallow land in some sections and the normal yield established for the farm was too often out of line with anticipated yields on fallow land. In 1940 due consideration will be given to farms on which special practices are employed such as summer fallow and irrigation, so that yields and rates will reflect an advantage to the grower.

(6) The final date for payment of premiums was so late that current growing conditions in some sections indicated to the grower that there would be no loss at harvest and therefore he chose to carry his own risk. It has since developed, however, that many farmers who used fall conditions as an index of yields have suffered severe losses through crop failure. In 1940 the final date for acceptance of applications will be prior to seeding and this should have a tendency to make the insurance contract between the insurer and insured more equitable.

(7) Small participation was obtained in some areas because insurance representatives found that for the past three or four years yields had been above average and such growers were not conscious of crop losses of former years. A solution to this problem for the coming year will depend largely upon the ability of the county folks to present the insurance program to growers as a long-time agricultural need. It should be emphasized that crop failure may hit anywhere any time and it is the job of committees and their representatives to get this point across to the grower who has a fine yield record but whose record also shows total crop failure for some years.

(8) Some farmers did not take crop insurance because the premium rate for their farm, although moderate, was slightly higher than that of their neighbors. Under the new Yield and Rate Procedure insurance representatives should have no difficulty in giving a clearcut reason for the difference in rates from farm to farm. It is an accepted fact that no two farms are exactly alike nor do any two farmers operate their farms exactly alike. Further, many common crop hazards are of extremely local nature such as hail, tornado, and other natural enemies of the wheat farmer.

Various other reasons of lesser importance were given for not paying premiums. Some of them will naturally take care of themselves; others will be ironed out if they continue to be a problem that warrants remedial action.

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GOPHER STATE

FARMS LISTED County and community committeemen of Minnesota are busy selecting key farms and preparing key farm listing sheets, FCI-3--Wheat-1940, for use in the 1940 program, with data for several counties already complete. Several winter wheat counties have notified their State office that they have received from applicants notices of crop damage.

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156,000 FARMERS INSURED

AGAINST 1939 WHEAT LOSS On May 9 the Corporation reported that approximately 156,000 premium payments, representing about 6,400,000 bushels of wheat, had been received from farmers up to April 29 for "all-risk" insurance policies on the 1939 wheat crop. April 29 was the final deadline for receipt of premiums on the 1939 policies. Examining the results obtained in the first Nation-wide test of a crop insurance program, Manager Smith estimates that farmers in 30 States have insured more than $6\frac{1}{2}$ million acres of wheatland for 64 million bushels of production. He emphasized, however, that these were preliminary estimates, since complete returns cannot be measured until all premium payments have moved in from county offices for checking and tabulation. Premiums totaling 3,128,000 bushels have been paid by winter wheat growers. In the spring wheat belt, where the payment period ended April 29, early reports show that 47,000 growers have paid in 5,360,000 bushels of premiums. Although growers have had the option of insuring either 50 or 75 percent of their average yield, more than 90 percent of the policies have been written for the larger coverage.

Adjustment of losses sustained by insured growers have been under way in the early planting areas since April 14 when the first loss was settled

in Texas. Indemnity payments have begun in eleven states -- Iowa, Nebraska, Colorado, California, Illinois, Ohio, Oklahoma, Texas, Kansas, Michigan and Wyoming.

The experience in the first year of crop insurance indicates that the plan is working out successfully along the lines laid down for it. On the basis of the first year's operations the Corporation is now completing the ground work for the 1940 program, which will be introduced to farmers in the next few weeks. While some improvements are being made, they deal largely with methods of administration to permit more efficient and economical operation. The basic principles of the insurance plan remain unchanged.

An estimate of the premiums paid, by States, as of April 29, follows:

States	Number of premiums paid	Bushels paid	No. of counties
Kansas City Branch Office			
<u>Winter wheat</u>			
Ohio	10,337	142,937	88
Indiana	11,223	143,049	89
Illinois	12,264	195,580	95
Michigan	5,077	32,739	40
Iowa	4,675	66,051	57
Missouri	15,901	215,730	112
Nebraska	13,016	534,244	79
Kansas	14,984	816,097	105
Oklahoma	8,750	276,258	51
Texas	3,709	404,713	70
Idaho (South)	363	40,900	31
Wyoming	278	29,923	10
Colorado	1,239	71,242	32
New Mexico	112	16,861	5
Utah	458	23,244	14
California	1,008	77,920	37
Washington Branch Office			
New York	653	4,834	18
New Jersey	29	187	2
Pennsylvania	2,301	14,878	26
Delaware	79	785	3
Maryland	982	10,695	13
Virginia	914	7,531	13
West Virginia	1	18	2
	108,663	3,126,421	992
Minneapolis Branch Office			
<u>Spring wheat</u>			
Minnesota	7,866	155,433	64
Montana	2,683	335,563	48
North Dakota	24,307	1,834,591	53
South Dakota	9,457	338,816	66
Wisconsin	178	1,361	16
Idaho (North)	942	41,810	8
Oregon	592	62,717	19
Washington	1,302	90,304	19
	47,327	3,360,595	293
	155,990	6,487,016	1,285

MINNESOTA WILL FAR

EXCEED EXPECTATIONS

"Work in connection with the 1939 and 1940 crop insurance program is progressing nicely in the State of Minnesota," says Charles W. Stickney, chairman of the Minnesota Agricultural Conservation Committee. He further states that premium collections are still coming in strong in Minnesota due largely to the use of the new Form ACP-100, Request and Agreement for Advance for Payment of Crop Insurance Premium. Mr. Stickney is of the opinion that at the end of their present premium collection campaign, twice as many policies will have been issued to Minnesota growers as was originally anticipated.

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N O T E S

from North Dakota

As a result of a series of sub-district meetings held throughout North Dakota since the middle of April, county committees have begun to compile yield and rate data for the 1940 program. Work was centered on the selection of representative key farms to be used as a basis in making appraisals and in a short time many counties should be able to submit listings of key farms to the State office.

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Meetings have been held or are being held in practically every county of the State, the object of which is to inform growers of how to go about assigning their ACP payments to pay their crop insurance premiums. In some counties as high as 70 percent of all applicants who had not paid their premiums are taking advantage of this new source of credit.

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Spring seeding conditions have been favorable recently, but cold weather during the earlier spring days retarded seeding beyond the normal time. With few exceptions in the south-central part of the State, most of the counties have adequate moisture to germinate the wheat crop.

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It is becoming apparent that a large volume of crop insurance will be written in the Valley counties and in the northeastern part of the State in general where the prediction is that there will be heavy grasshopper infestation.

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It is anticipated that within the next few weeks it will be necessary to hold meetings in all counties to review and clarify adjustment procedure.

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On April 21 it was estimated that over 1,000 policies would be issued in each of Cass, Barnes, Ramsey, Cavalier, and Pembina counties of North Dakota.

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Moisture conditions in northwestern North Dakota counties are better than they have been for several years.

ILLINOIS YIELD AND RATE

OPERATIONS IN FULL SWING Eighty-seven out of ninety-nine participating Illinois counties have already submitted key farm listing sheets to the State committee for approval. Randolph County, of which Andrew Brown is chairman of the county committee and Leonard B. Schoenberger is in charge of the crop insurance activities, sent in the first one in Illinois to be approved by the State committee for transmittal to the Branch Office at Kansas City.

C. L. Dexter was the first fieldman in Illinois to transmit key farm listing sheets for his entire territory. The counties under his supervision are Livingston, Will, Kankakee, Grundy, Iroquois, Ford and Kendall. All Illinois counties at the present time are hard at work making preparations for the appraisal of all other wheat farms in their county so that they may be in a position to offer 1940 insurance to their wheat growers at the earliest possible date.

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WHEAT PROSPECTS POOR

IN NORTHWESTERN OHIO Up to April 15, 238 policyholders in Ohio had requested abandonment of their 1939 wheat acreage. One hundred and fifty-four of these requests came from five counties in northwestern Ohio where wheat crop conditions are poor. Damage was due largely to extremely dry weather at seeding time with subsequent conditions of the soil preventing sufficient fall growth of winter wheat to withstand the severe winter. Wheat conditions in the rest of the State appeared good with reports of losses few and scattered.

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LENDING AGENCIES OWN

LARGE FARM ACREAGE Lending agencies in the United States own about 28,000,000 acres of farm land. The fact that this land has gravitated to their ownership is in no small part due to the great American farm tragedy -- interest due, crop failures, and mortgage foreclosures. Total holdings of farm real estate by lending agencies are valued at \$1,027,626,000. About two-thirds of this total is represented by land holdings in the west north-central states.

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NEBRASKA OUTLOOK The present outlook in Nebraska is that drought, winterkill, and plant lice will substantially reduce the wheat yield in twelve south central counties. For the State as a whole it is estimated that the Corporation will make some payment on about 25 percent of its Nebraska policies. Up to last week loss adjustments had been made on 2,200 farms with prospective indemnities amounting to approximately a quarter of a million bushels; 34,137 acres had been released for other uses.

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A recent report for Minnesota indicates that approximately 10,000 policies will be written by wheat growers of that State, which will be about 60 percent of the applications written. It is expected that premium payments representing about 50 thousand dollars will come from ACP assignments.

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Up to May 12 ten total losses had been reported in Minnesota, mostly in southern counties of the State.

PRESENTING AN IMPORTANT SERVICE TO THE WHEAT FARMER

Basic Principles

Participation in the crop insurance program in your county depends primarily on one factor -- an effective presentation campaign, because crop insurance must be so well presented to each wheat grower that he automatically purchases it.

Federal all-risk crop insurance differs from other parts of the farm program in that the farmer is not being paid for services he performs, but instead is being asked to pay for a service rendered to him. On larger farms premium payments represent a substantial investment. Before any farmer who operates his farm on a sound business basis will make such an investment, he must understand thoroughly the service he is buying, and he must be convinced that he needs such a service.

An effective presentation campaign for crop insurance can be founded on the following principles:

1. Complete understanding of the background, philosophy, and methods of the crop insurance plan by county crop insurance workers.
2. An adequate educational and informational campaign to inform all wheat growers in your county of the philosophy, methods, accomplishments and current progress of the program.
3. Personal interviews with all growers who are prospects for wheat crop insurance.

This is the first of a series of articles on crop insurance presentation that will appear in News Letter, the purpose of which is to furnish county insurance workers with general information that will assist them in offering crop insurance service to wheat growers. It is designed to help county committees and their insurance representatives to obtain the highest possible participation of wheat growers in the crop insurance phase of the farm program. For obvious reasons this series is not intended to be a complete selling guide. Those men in each county who are responsible for the campaign in their respective counties must study their particular situation carefully and seek to adapt this material to the best possible use. After these men have studied this material so thoroughly that their enthusiasm demands they purchase insurance for their own crops, then they are in a position to present the program to other growers.

The Educational Campaign

A comprehensive local educational campaign must be made an important part of the crop insurance program. Such a campaign, covering all means by which information regarding the crop insurance program is disseminated, can contribute to the success of the plan by:

1. Acquainting wheat growers with the philosophy and fundamentals of crop insurance, and by keeping this type of information constantly before them. Well-planned education will "break the ground," so to speak, enabling representatives calling on farmers to get directly to the point,

reducing the necessity and the time involved in explaining the general nature of the program, and answering elementary questions.

2. Breaking down "sales resistance." If growers have had an opportunity to learn the essentials of crop insurance, and to determine how it will effect their farming operations, they will at least be partially sold on the program.
3. Informing the public of the nature of the program and what it has accomplished so far in the way of a service to the farmer and the community in which he lives. For the benefits of crop insurance are not limited to wheat farmers. Crop insurance is of interest to the community as a whole, because it contributes to the stability of the principal industry of the community. Therefore, information bringing out the effect of a successful program on the community welfare, and information on the status of the program, will materially assist in bringing about community support of increasing cooperation in the program.

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GROWERS SHOULD BE URGED

TO INSURE ENTIRE ACREAGE Spring wheat growers who have planted more acreage than covered by their original applications for crop insurance may file supplemental applications and pay additional premiums to obtain full coverage, it has been announced. County fieldmen should pass this important information on to growers at every opportunity. The final deadline for acceptance of supplemental applications in winter wheat counties was May 10; for spring wheat the new deadline is June 1.

So far, inspection of insured crops in several States has shown that some farmers have actually planted a greater acreage of wheat than they had paid a premium on. Since all the wheat on the farm is insured, the yield from the entire planted acreage will be taken into consideration in determining whether or not there has been a loss. Therefore, it is to the grower's advantage to be sure that his policy actually covers all the wheat he has planted. When a grower makes a supplemental application, the additional amount of premium due is computed on the basis of current wheat prices. Any deposits that growers may have with the Corporation may be applied as payment on these additional premiums.

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SURE OF 18,876 BUSHELS

The greatest liability policyholder in Colorado is Ira J. Taylor of Phillips County. His average yield was 12.1 bushels for 75 percent coverage on 1,716 acres seeded to winter wheat on good clean summer fallow ground. Mr. Taylor, owner and operator of the farm, paid his premium on November 17, 1938, in the amount of \$1,393.18 for an insured production of 18,876 bushels. H. W. Grieser, Phillips County crop insurance supervisor, states that the entire crop has withstood the winter months.